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**From:** bounce-260483-8024586@listserv.state.ma.us on behalf of GIC  
<gicpublicinfo@gic.state.ma.us>  
**Sent:** Sunday, June 13, 2010 8:59 PM  
**To:** Hanchett, James (DPH)  
**Subject:** Summer GIC For Your Benefit News

#### **Hospitals' Costs and Quality Vary: What This Means to Employees and Non-Medicare Retirees/Survivors**

GIC members are familiar with the differences in Massachusetts hospitals' quality and costs, as you've been hearing from us about it since 2001, and have paid different copays for different hospitals for as long as six years. [Read more...](#)

#### **GIC Spring Health Fairs a Success**

This spring's annual enrollment health fairs were a huge success with over 7,500 new and current members attending. At the fairs, employees and retirees can speak to plan representatives and GIC staff in person to find out more about their options, but the plan websites and their customer service phone lines are available year round, as are the *GIC Benefit Decision Guides* and website. Planning the GIC's health fairs is a complex operational challenge. [Read more ...](#)

#### **No More Imputed Income Charges for Non-IRS Dependents**

As a result of changes made by the recently enacted Affordable Care Act, health coverage provided for an employee's children up to the age of 26 years is now generally tax-free to the employee effective March 30, 2010. This means that employees who cover a Non-IRS Dependent will no longer be subject to an imputed income tax as of April 1, 2010. [Read more...](#)

#### **Tufts Health Plan Offering Two \$2,500 Scholarships**

Tufts Health Plan is again offering two \$2,500 scholarships for college dependents of GIC members studying to become an allied health worker or pursuing another health-related career. Completed applications, including a cover letter, the required essay, copy of the student's most recent college transcript, and a resume (optional) must be received no later than 5 PM on July 30, 2010. [Read more...](#)

#### **Prescription Drug Benefits for UniCare State Indemnity Plan Members Change to CVS Caremark July 1, 2010**

The following are answers to questions about the transition from Express Scripts to CVS Caremark effective July 1, 2010. This change affects all members of the UniCare State Indemnity Plans – Basic, Community Choice, Medicare Extension (OME), and PLUS.

##### *Q) When will I receive an ID card?*

A) You should receive a new CVS Caremark Prescription ID card during the third week of June. The ID card will be attached to a CVS Caremark ID card booklet. ID cards for your dependents will be sent in separate mailings. Be sure to present your CVS Caremark Prescription ID card to your retail pharmacy beginning July 1, 2010. [Read more here...](#)

#### **Answers to Frequently Asked Questions About State Employee Long Term Disability Program**

##### *Q) Why do employees need Long Term Disability (LTD)?*

A) LTD is an income replacement program for those employees who become disabled and are unable to work. Common disability reasons include injury, recuperation from surgery, major illness, and mental health issues. LTD helps you pay your mortgage, rent, and other bills and debt obligations when you don't have a salary coming in.

##### *Q) What will I receive as a benefit if I'm an LTD member and become disabled?*

A) You will receive 50% of your earnings up to a maximum of \$10,000 per month on a tax free basis. The benefit will be offset by other income sources, such as Social Security Disability and Worker's Compensation.

##### *Q) What if my other income offsets result in a zero dollar benefit?*

A) The minimum monthly benefit, regardless of offsets, will be \$100 or 10% of your gross monthly benefit amount, whichever is greater.

##### *Q) I have accumulated sick time, why would I need the Long Term Disability (LTD) program?*

[Find out the answer to this and other LTD questions here...](#)

**When Does A Slice Of Pizza Equal Two Dollar Bills? *By Elizabeth C. Malko, M.D., Fallon Community Health Plan***  
Summer is here and many of us have resolved to lose a few pounds again. This time we'd like our weight loss to have staying power. Is it possible to reach and keep our ideal body weight while still eating a variety of foods and even indulging in the occasional treat? Absolutely! The key is not only knowing what to eat, but how much to eat and that means watching your portions. Eat or drink at least 500 fewer calories a day and you'll lose about a pound a week. [Read more here...](#)

**Keep In Mind**

**Living in a health plan's service area:** You and your covered dependents **MUST** live in a health plan's service area at least nine months per year. Only full-time college students may live out of the service area. Most GIC health plans require that college students receive their routine health care services within the health plan's service area. Contact your health plan for details.

If you are covering a former spouse and/or children outside of a plan's service area, you must enroll in the UniCare State Indemnity Plan Basic (employees and Non-Medicare retirees) or Harvard Pilgrim Medicare Enhance/UniCare State Indemnity OME (Medicare retirees). To change health plans because you and/or your dependents move out of the service area see your GIC Benefits Coordinator. Find out answers to other common questions about [GIC benefits and status changes here...](#)

***The summer 2010 issue of the For Your Benefit newsletter includes these topics and more. See the attached link for a copy of the newsletter. Printed copies will be available through the GIC Coordinator in your benefits office at the end of the month.***